

The Program

The Office of Advocacy, U.S. Small Business Administration, with the Milken Institute and the National Commission on Entrepreneurship, presents a conference on *The Changing Banking Structure and Its Impact On Small Business*

June 15, 2000

Room 2220 Rayburn House Office Building, Washington, D. C.

Welcome

Robert Berney, Chief Economist, Office of Advocacy

Patrick Von Bargen, Director, National Commission on Entrepreneurship

Opening Remarks

Jere Glover, Chief Counsel, Office of Advocacy, U.S. Small Business Administration (SBA)

Rep. John LaFalce, Ranking Minority Member, Committee on Banking and Financial Services, U.S. House of Representatives

Will the Impacts of Bank Mergers Lead to a Reduction in Loans to Small Business?

Allen Berger, Federal Reserve Board (FRB). An Overview

William Dunkelberg and *Jonathan Scott*, Temple University. "Bank Consolidation, Small Business, and Capital Markets"

Katherine Samolyk, Federal Deposit Insurance Corporation (FDIC). "Bank Consolidation and the Provision of Banking Services: The Case of Small Commercial Loans"

How do Innovations in Banking (Banking Operations, New Service Offerings, etc.) Impact Lending to Small Business?

Robert Eisenbeis, Federal Reserve Bank of Atlanta. "Credit Scoring and Lending to Small Business"

Daniel Nolle, Office of the Comptroller of the Currency (OCC). "Internet Banking: Development and Prospects"

William Emmons, Federal Reserve Bank of St Louis. "Unobserved Risk and the Choice of Borrowing Method: Evidence from Small Business Uses of Credit Cards"

Comments/Discussion: *Mary Thorpe*, First Union National Bank

Ann Grochala, Director of Bank Operations, Independent Community Bankers of America

Keynote Speaker: *Rep. James A. Leach*, Chairman, Committee on Banking and Financial Services, U.S. House of Representatives

Will the Impacts of Bank Mergers Lead to a Reduction in Loans to Minority, Women or Veteran Owners, and the Rural Small Business Sector?

Ken Cavalluzzo, Georgetown. "Competition, Small Business Financing, and Discrimination"

Robert Berney and *Charles Ou*, SBA, Office of Advocacy. "Small Business Lending in Rural Areas by BHCs—Findings from the CRA Database"

Discussant: *Robert Collender*, U.S. Department of Agriculture

Will the Changing Structure Impact Competition in the Small Business Loan Market?

Lawrence White, New York University. “How Do De Novo Banks Impact Small Business Lending?”

J. Robert Kramer, U.S. Department of Justice. “Mega-Mergers in the Banking Industry”

Will the Changing Structure Change the Impacts of a “Credit Crunch” on Small Business?

Diana Hancock, FRB. “The Credit Crunch and the Availability of Credit to Small Business”

Discussant: *William Lang*, OCC

Concluding Session: Are There Needed Policy Actions?

Thomas Hall, Capital Studies, Milken Institute